

This brochure supplement provides information about Steven Paul Van Metre that supplements the Atlas Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Steven Paul Van Metre, Investment Adviser Representative if you did not receive Atlas Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Paul Van Metre is also available on the SEC's website at www.adviserinfo.sec.gov.

Atlas Financial Advisors, Inc.
Form ADV Part 2B – Individual Disclosure Brochure

for

Steven Paul Van Metre
Personal CRD Number: 4994543
Investment Adviser Representative

Atlas Financial Advisors, Inc.
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Oroville, CA 95965
(661) 398-9900
steve@atlasfa.com

UPDATED: 04/05/2023

Item 2: Educational Background and Business Experience

Name: Steven Paul Van Metre

Born: 1975

Education Background and Professional Designations:

Education:

BA Business, National University - 2005

Professional Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

03/2012 – Present	Investment Advisor Representative Atlas Financial Advisors, Inc.
07/2001 – Present	Owner Bakersfield Retirement Group
06/2010 – 03/2012	Investment Advisor Representative Pacific Financial Strategies, Inc.
09/2008 – 11/2008	Registered Representative BrokersXpress, LLC
12/2005 – 09/2008	Registered Representative Capital Financial Services, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Steven Paul Van Metre is a licensed insurance agent, and the owner of Bakersfield Retirement Group. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Atlas Financial Advisors, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Atlas Financial Advisors, Inc. in their capacity as an insurance agent.

Item 5: Additional Compensation

AFA produces a YouTube Channel related to the investment advisory industry. Steven Van Metre receives economic benefits from third-party issuers of securities who sponsor the YouTube Channel. Such benefits are contingent upon the third-party issuers being identified as sponsors of the YouTube Channel. Currently, Steven Van Metre does not recommend the types of products issued by the YouTube Channel sponsors. Steven Van Metre will always act in the

best interest of his clients consistent with his fiduciary duty as an investment advisor representative.

Item 6: Supervision

As a representative of Atlas Financial Advisors, Inc., Steven Paul Van Metre is supervised by Arthur C Garcia, the firm's Chief Compliance Officer. Arthur C Garcia is responsible for ensuring that Steven Paul Van Metre adheres to all required regulations regarding the activities of an Investment Advisor Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Arthur C Garcia is (530) 589-2515.